

Exhibit  
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IN RE:  
STUDENT LOAN DEBT OF  
JOSEPH D PALUH, DEBTOR

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EMPLOYER: US DISCOUNT BROKERAGE SUITE 203  
19111 DETROIT RD ROCKY RIVER OH  
47116

**ORDER OF WITHHOLDING FROM EARNINGS**

Pursuant to authority granted Oklahoma Guaranteed Student Loan Program (OGSLP) by Federal Law (Public Law 102-164; 20 U.S.C. §1095a et seq.), **YOU**, the employer of the debtor named below, **ARE HEREBY ORDERED AND DIRECTED** to withhold income from the debtor's disposable pay from this employment for payment of defaulted student loan(s) as follows:

Debtor: JOSEPH D PALUH  
Address: 19222 MALVERN AVE  
ROCKY RIVER, OH 44116

SSN: 085-52-7135

Total Amount  
Currently Due: \$17,793.66

Amount to Withhold:

Employer **SHALL DEDUCT AND PAY TO ZWICKER & ASSOCIATES, P.C.** from the debtor's wages an amount that does not exceed ten percent (10%) of the debtor's disposable pay for each pay period, or the amount permitted by 15 U.S.C. 1673, unless the debtor provides OGSLP with written consent to deduct a greater amount. This amount shall be deducted until the amount set forth above as the "Total Amount Currently Due", plus all further accrued interest, is fully paid.

Time for Withholding:

Employer is **DIRECTED** to begin withholding from the debtor's disposable pay beginning with the first pay period that occurs after the issuance of this Withholding Order.

Method of Payment:

Employer is **DIRECTED TO PAY** all amounts withheld on each regular pay day, no less frequently than once each month, to:

**ZWICKER & ASSOCIATES, P.C.**  
**100 OLD RIVER ROAD**  
**ANDOVER, MA 01810-1030**  
**ATTENTION: WAGE WITHHOLDING UNIT**

All payments **MUST** identify the debtor's name and the debtor's social security number.

**THIS ORDER OF WITHHOLDING IS ISSUED ON**

Agent for OGSLP : Zwicker & Associates, P.C.